

LIST OF EXCLUDED EXPENSES (NON-MEDICAL) UNDER THE HEALTH POLICIES		
SNO.	LIST OF EXPENSES	ADMISSIBILITY
TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS		
1	HAIR REMOVAL CREAM	Not Payable
2	BABY CHARGES (UNLESS SPECIFIES/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not payable
7	BRUSH	Not payable
8	COSY TOWELS	Not payable
9	HAND WASH	Not payable
10	MOISTURISER, PASTE, BRUSH	Not payable
11	POWDER	Not Payable
12	RAZOR	Payable
13	SHOE COVER	Not payable
14	BEAUTY SERVICES	Not Payable
15	BELTS/BRACES	Payable only in cases who have undergone surgery for Thoracic or lumbar spine
16	BUDS	Not Payable
17	BARBER CHARGES	Not Payable
18	CAPS	Not Payable
19	COLD PACK/HOT PACK	Not Payable
20	CARRY BAGS	Not Payable
21	CRADLE CHARGES	Not Payable
22	COMB	Not Payable
23	DISPOSABLES RAZORS CHARGES(for site preparation)	Payable
24	EAU-DE-COLOGNE / ROOM	Not Payable
25	EYE PAD	Not Payable
26	EYE SHEILD	Not Payable
27	EMAIL / INTERNET CHARGES	Not Payable

28	FOOD CHARGES (Other than patient's diet provided by Hospital)	Not Payable
29	FOOT COVER	Not Payable
30	GOWN	Not Payable
31	LEGGINGS	Payable only in case of varicose vein surgery, where surgery itself is payable
32	LAUNDRY CHARGES	Not Payable
33	MINERAL WATER	Not Payable
34	OIL CHARGES	Not Payable
35	SANITARY PAD	Not Payable
36	SLIPPERS	Not Payable
37	TELEPHONE CHARGES	Not Payable
38	TISSUE PAPER	Not Payable
39	TOOTH PASTE	Not Payable
40	TOOTH BRUSH	Not Payable
41	GUEST SERVICES	Not Payable
42	BED PAN	Not Payable
43	BED UNDER PAD CHARGES	Not Payable
44	CAMERA COVER	Not Payable
45	CLINIPLAST	Not Payable
46	CREPE BANDAGE	Not Payable
47	CURAPORE	Not Payable
48	DIAPER OF ANY TYPE	Not Payable
49	DVD CD CHARGES	Not Payable (if CD is specifically sought by Insurer / TPA, then payable).
50	EYELET COLLAR	Not Payable
51	FACE MASK	Not Payable
52	FLEXI MASK	Not Payable
53	GAUSE SOFT	Not Payable
54	GAUZE	Not Payable
55	HAND HOLDER	Not Payable
56	HANSAPLAST / ADHESIVE BANDAGES	Not Payable
57	INFANT FOOD	Not Payable
58	SLINGS	Reasonable cost of one sling in case of upper arm fracture may be considered
ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES		

59	WEIGHT CONTROL PROGRAMMES / SUPPLIES / SERVICES	Exclusion in policy
60	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Exclusion in policy
61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Exclusion in policy
62	HORMONE REPLACEMENT THERAPY	Exclusion in policy
63	HOME VISIT CHARGES	Exclusion in policy
64	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Exclusion in policy
65	OBESITY (INCLUDING MORBID OBESITY) TREATMENT	Exclusion in policy
66	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in policy
67	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy
68	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Exclusion in policy
69	DONOR SCREENING CHARGES	Exclusion in policy
70	ADMISSION/REGISTRATION CHARGES	Exclusion in policy
71	HOSPITALISATION FOR DIAGNOSTIC PURPOSE	Exclusion in policy
72	EXPENSES FOR INVESTIGATION/TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Exclusion in policy
73	ANY EXPENSES WHEN THE PATIENT DIAGNOSED WITH RETRO VIRUS+OR SUFFEREING FROM /HIV/AIDS ETC.. IS DETECTED/DIRECTLY OR INDIRECTLY	Exclusion in policy
74	STEM CELL IMPLANTATION/SURGERY	Exclusion in policy
ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE		
75	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not separately
76	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital allowed. Purchase of Instruments not allowed.

77	MICROSCOPE COVER	Payable under OT Charges, not separately
78	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	Payable under OT Charges, not separately
79	SURGICAL DRILL	Payable under OT Charges, not separately
80	EYE KIT	Payable under OT Charges, not separately
81	EYE DRAPE	Payable under OT Charges, not separately
82	X-RAY FILM	Payable under Radiology Charges, not as consumable
83	SPUTUM CUP	Payable under Investigation Charges, not as consumable
84	BOYLES APPARATUS CHARGES	Part of OT Charges, not payable separately
85	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of cost of Blood, Not payable separately
86	ANTICEPTIC OR DISINFECTANT LOTIONS	Part of dressing charges, Not payable separately
87	BAND AIDS, BANDAGES, STERILE INJECTIONS NEEDLES, SYRINGES	Part of dressing charges, Not payable separately
88	COTTON	Part of dressing charges, Not payable separately
89	COTTON BANDAGE	Part of dressing charges, Not payable separately
90	MICROPORE / SURGICAL TAPE	when prescribed other wise part of dressing charges
91	BLADE	Not payable
92	APRON	Not payable -Part of Hospital services/Disposable linen to be part of OT/ICU charges
93	TORNIQUET	Not payable
94	ORTHOBUNDLE, GYNAEC BUNDLE	Part of dressings charges
95	URINE CONTAINER	Not payable
ELEMENTS OF ROOM CHARGES		
96	LUXURY TAX	Actual Tax levied by Govt. is payable. Part of Room charges for sublimit.
97	HVAC	Part of room charge, Not payable separately.

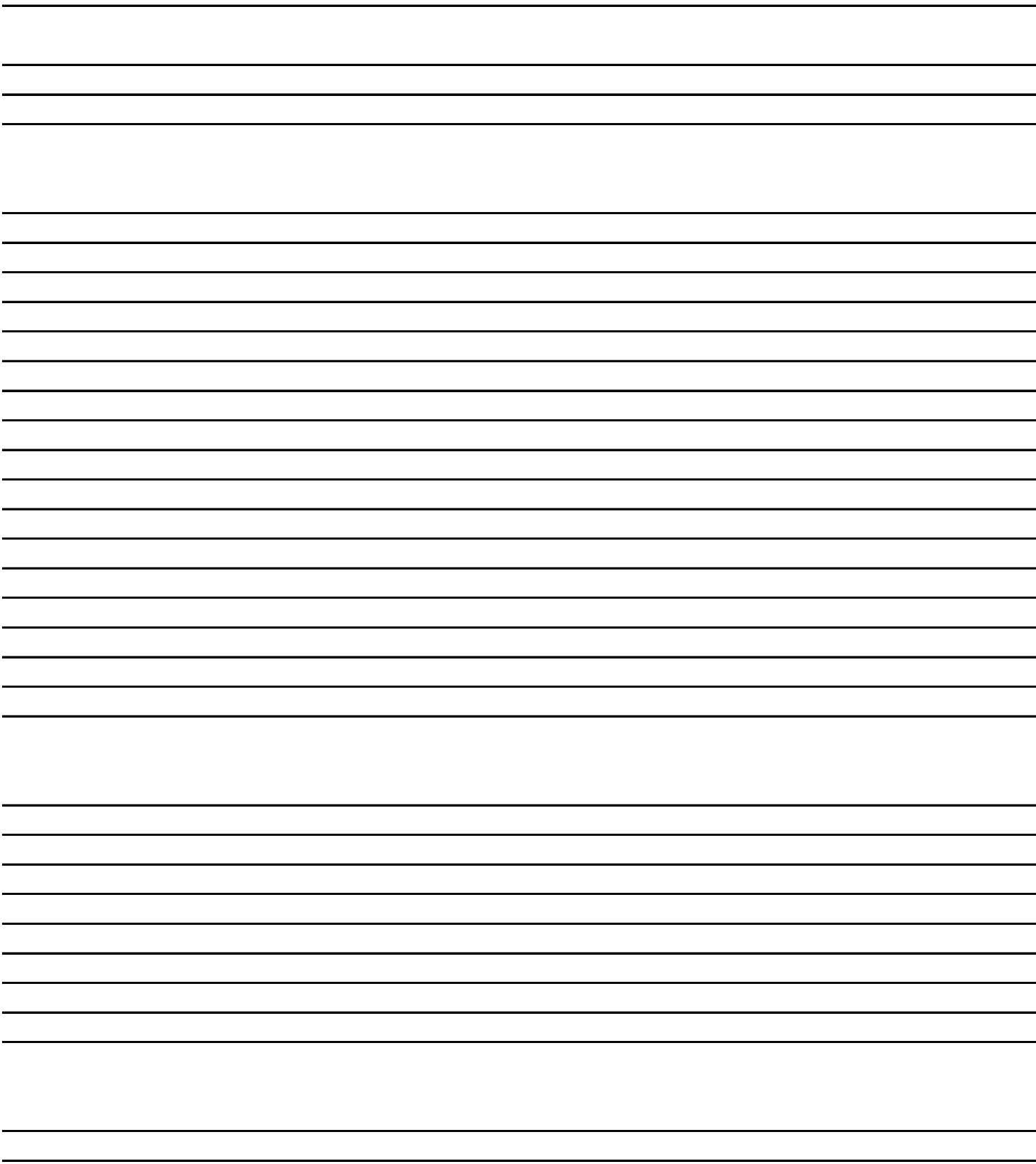
98	HOUSE KEEPING CHARGES	Part of room charge, Not payable separately.
99	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge, Not payable separately.
100	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
101	SURCHARGES	Part of room charge, Not payable separately.
102	ATTENDANT CHARGES	Part of room charge, Not payable separately.
103	IM IV INJECTION CHARGES	Part of Nursing charges, Not payable separately
104	CLEAN SHEET	Part of laundry/housekeeping Not payable separately.
105	EXTRA DIET OF PATIENT(OTHER	Patient's diet provided by hospital is
106	BLANKET / WARMER BLANKET	Part of room charge, Not payable, separately
	ADMINISTRATIVE OR NON-MEDICAL CHARGES	
107	ADMISSION KIT	Not Payable
108	BIRTH CERTIFICATE	Not Payable
109	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
110	CERTIFICATE CHARGES	Not Payable
111	COURIER CHARGES	Not Payable
112	CONVENYANCE CHARGES	Not Payable
113	DIABETIC CHART CHARGES	Not Payable
114	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
115	DISCHARGE PROCEDURE CHARGES	Not Payable
116	DAILY CHART CHARGES	Not Payable
117	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
118	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hospitalisation, where acceptable.
119	FILE OPENING CHARGES	Not Payable
120	INCIDENTAL EXPENSES /	Not Payable
121	MEDICAL CERTIFICATE	Not Payable
122	MAINTAINANCE CHARGES	Not Payable
123	MEDICAL RECORDS	Not Payable

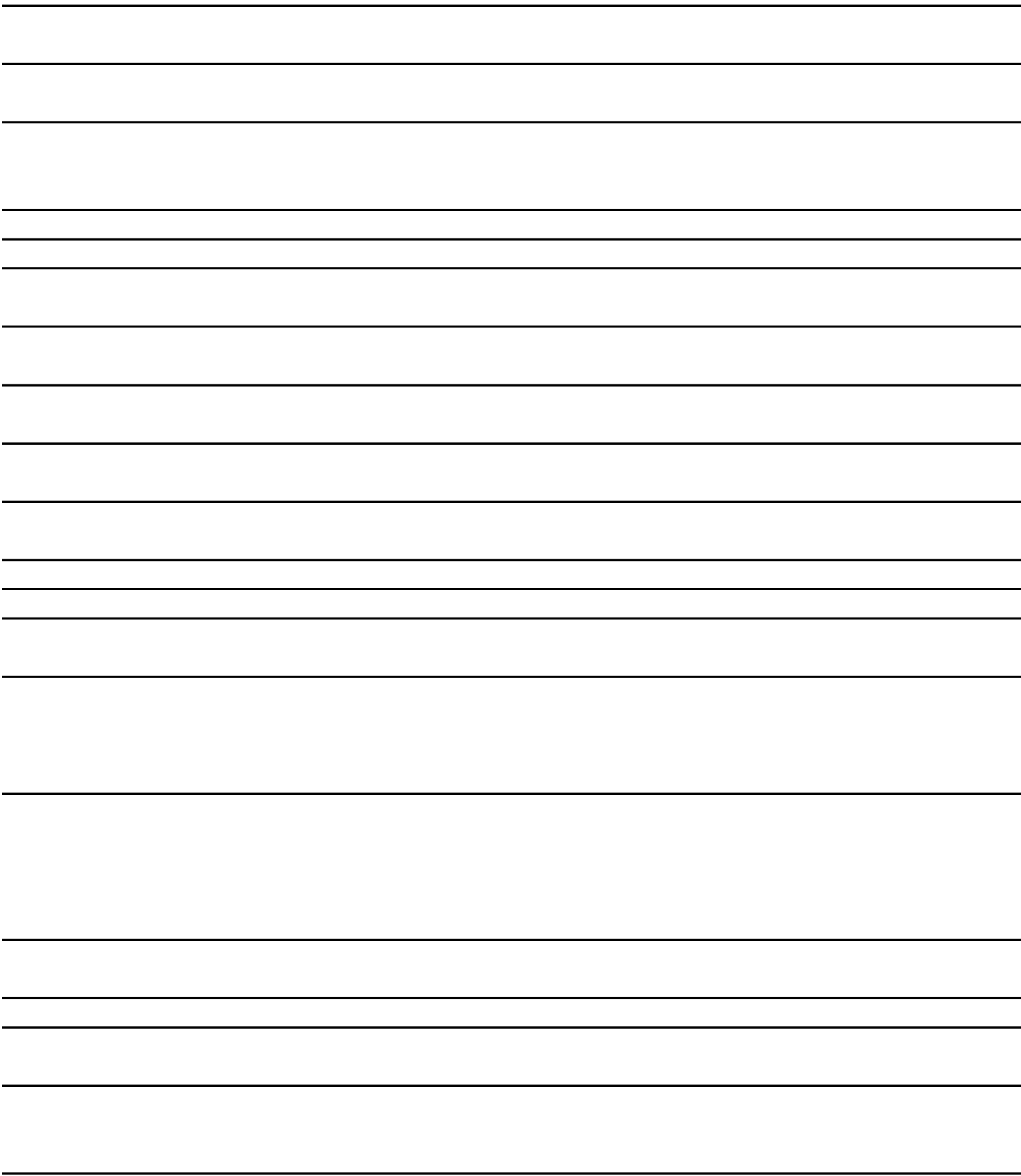
124	PREPARATION CHARGES	Not Payable
125	PHOTOCOPIES CHARGES	Not Payable
126	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
127	WASHING CHARGES	Not Payable
128	MEDICINE BOX	Not Payable
129	MORTUARY CHARGES	Payable upto 24 hrs, shifting charges not payable.
130	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not payable
EXTERNAL DURABLE DEVICES		
131	WALKING AIDS CHARGES	Not Payable
132	BIPAP MACHINE	Not payable
133	COMMUNE	Not Payable
134	CPAP/ CAPD EQUIPMENTS	Device not payable
135	INFUSION PUMP - COST	Device not payable
136	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
137	PULSEOXYMETER CHARGES	Device not payable
138	SPACER	Not Payable
139	SPIROMETRE	Device not payable
140	SPO2 PROBE	Not payable
141	NEBULIZER KIT	Not payable
142	STEAM INHALER	Not payable
143	ARMSLING	Not payable
144	THERMOMETER	Not payable paid by patient
145	CERVICAL COLLAR	Not payable
146	SPLINT	Not Payable
147	DIABETIC FOOT WEAR	Not payable
148	KNEE BRACE (LONG/SHORT/HINGED)	Not Payable
149	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
150	LUMBO SACRAL BELT	Paid only in cases who have undergone surgery of Lumbar spine.
151	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days stay in ICU, All patients with paraplegia, quadriplegia for any reason and at resonable cost of apprx. Rs.200/day
152	AMBULANCE COLLAR	Not payable

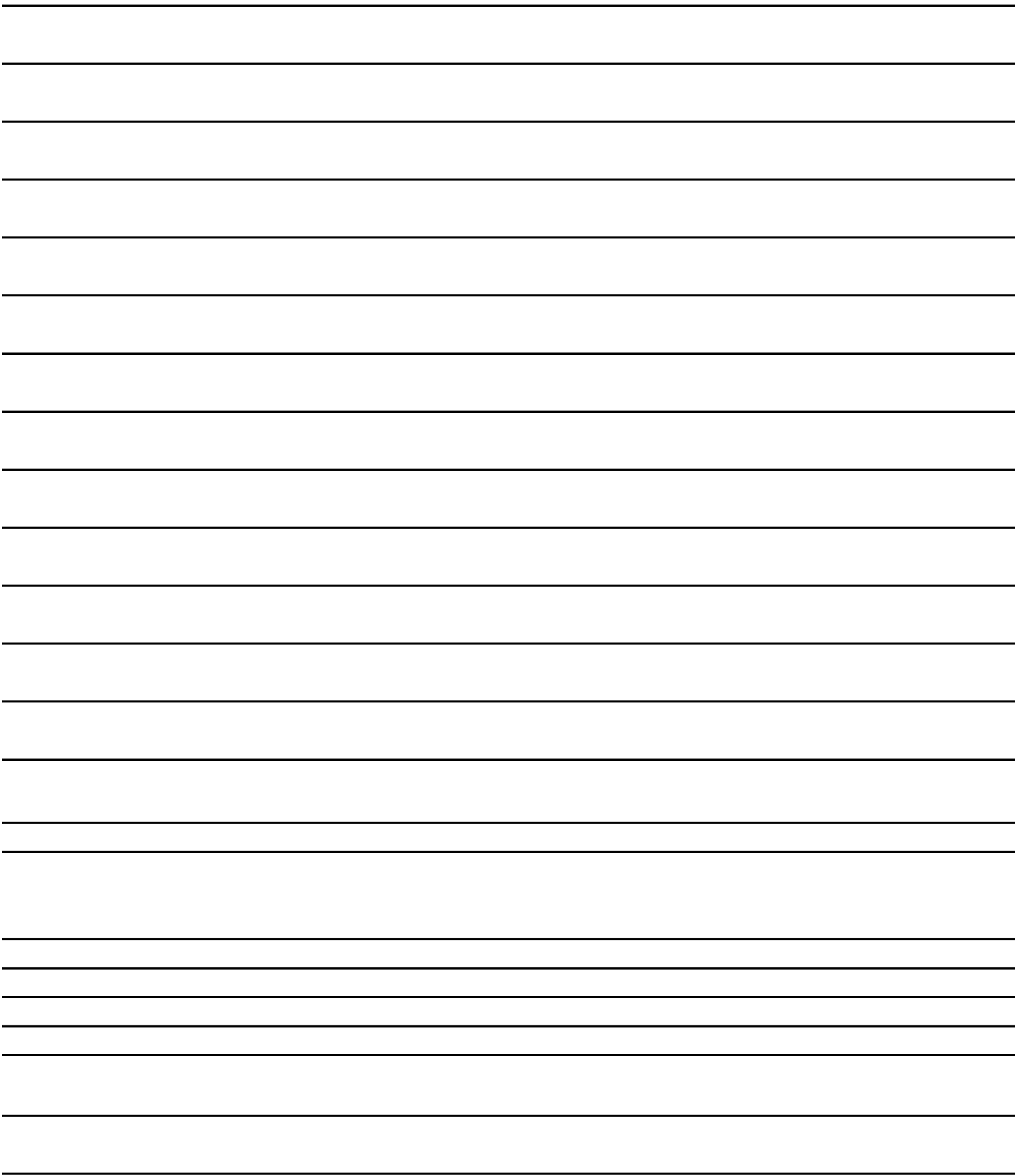
153	AMBULANCE EQUIPMENT	Not payable
154	MICROSHIELD	Not payable
155	ABDOMINAL BINDER	Payable in post surgery patients of major abdominal surgeries including TAH, LSCS, incisional hernia repair, exploratory laparotomy for interstitial obstruction, liver transplant, etc.
ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION		
156	BETADINE \ HYDROGEN PEROXIDE\SPIRIT\\DISINFECTANTS, ETC	Payable when prescribed for patient, not for hospital use in OT or ward or dressings.
157	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Post hospitalisation nursing charges not payable
158	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	Patient Diet provided by hospital is payable
159	SUGAR FREE	Payable -Sugar free variants of Admissible medicines are not excluded.
160	CREAM POWDER LOTION(Toiletries are not payable,only prescribed medical pharmaceuticals payable)	Payable when prescribed.
161	DIGESTION GELS	Payable when prescribed
162	ECG Electrodes	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU may require a change and one set every second day is payable.
163	GLOVES	Sterilized gloves payable / Unsterilized not payable.
164	HIV KIT	Payable -Pre Operative Screening
165	LISTERINE/ANTISEPTIC MOUTHWASH	Payable when prescribed.
166	LOZENGES	Payable when prescribed.
167	MOUTH PAINT	Payable when prescribed.
168	NEBULIZAATION KIT	If used during hospitalisation is payable reasonably.
169	NOVARAPID	Payable when prescribed.
170	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed.
171	ZYTEE GEL	Payable when prescribed

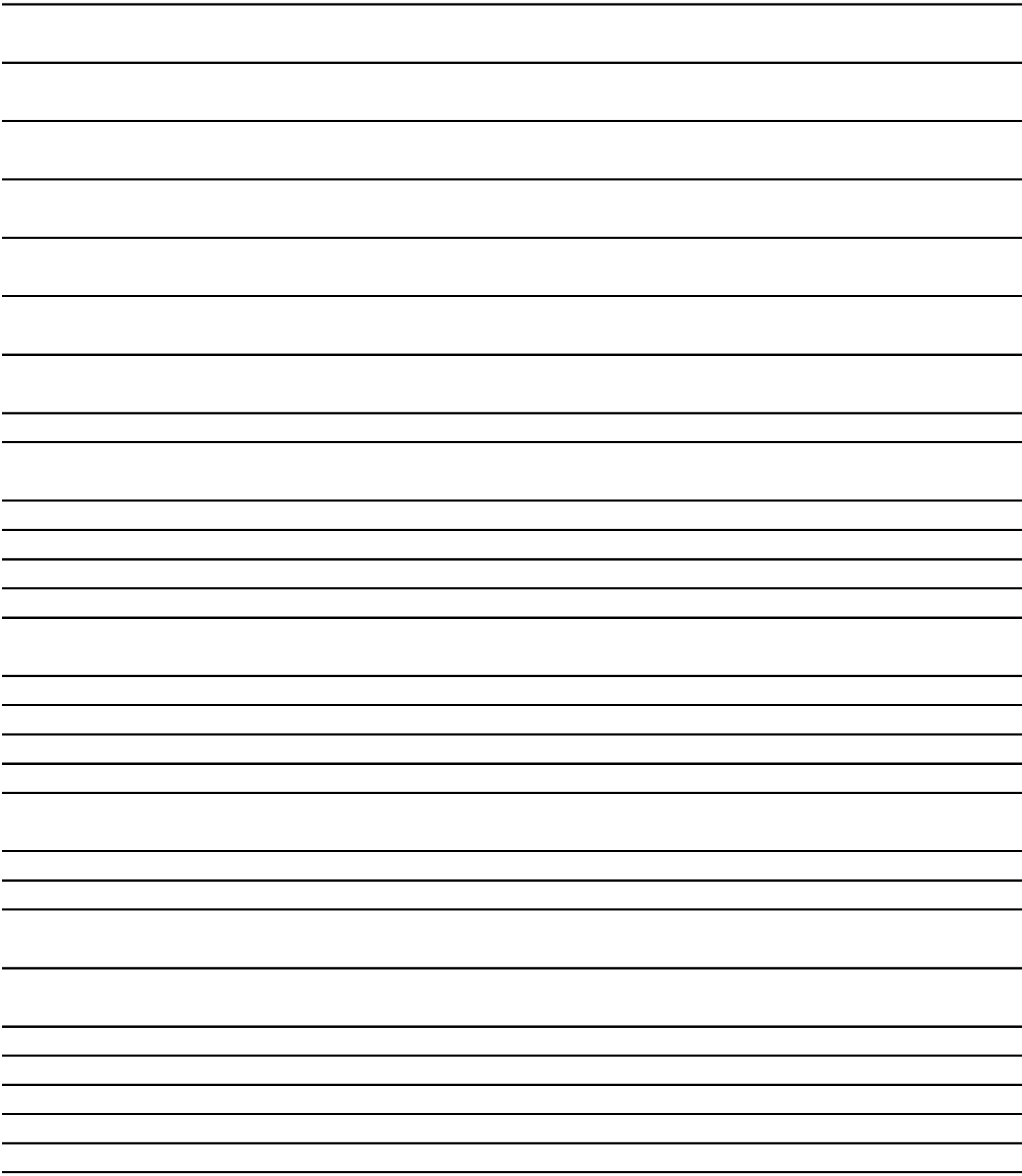
172	VACCINATION CHARGES	Routine vaccination not payable / post bite vaccination payable.
PART OF HOSPITAL'S OWN COST AND NOT PAYABLE		
173	AHD	Not payable -Part of Hospitals internal cost
174	ALCOHOL SWABS	Not payable - Part of Hospital's internal cost
175	SCRUB SOLUTION/STERILLIUM	Not payable - Part of Hospital's internal cost
OTHERS		
176	VACCINE CHARGES FOR BABY	Not Payable
177	AESTHETIC TREATMENT / SURGERY	Not Payable
178	TPA CHARGES	Not payable
179	VISCO BELT CHARGES	Not Payable
180	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not payable
181	EXAMINATION GLOVES	Not payable
182	KIDNEY TRAY	Not Payable
183	MASK	Not Payable
184	OUNCE GLASS	Not payable
185	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable
186	OXYGEN MASK	Not Payable
187	PAPER GLOVES	Not Payable
188	PELVIC TRACTION BELT	Payable only in case of PIVD requiring traction
189	REFERAL DOCTOR'S FEES	Not payable
190	ACCU CHECK (GLUCOMETERY/STRIPS)	Not payable Prehospitalisation or post hospitalisation/Reports and charts required/device not payable
191	PAN CAN	Not payable
192	SOFNET	Not payable
193	TROLLY COVER	Not payable
194	UROMETER URINE JUG	Not payable
195	AMBULANCE	Payable -Ambulance from home to hospital or inter hospital shift is payable / RTA as specific requirement is payable.

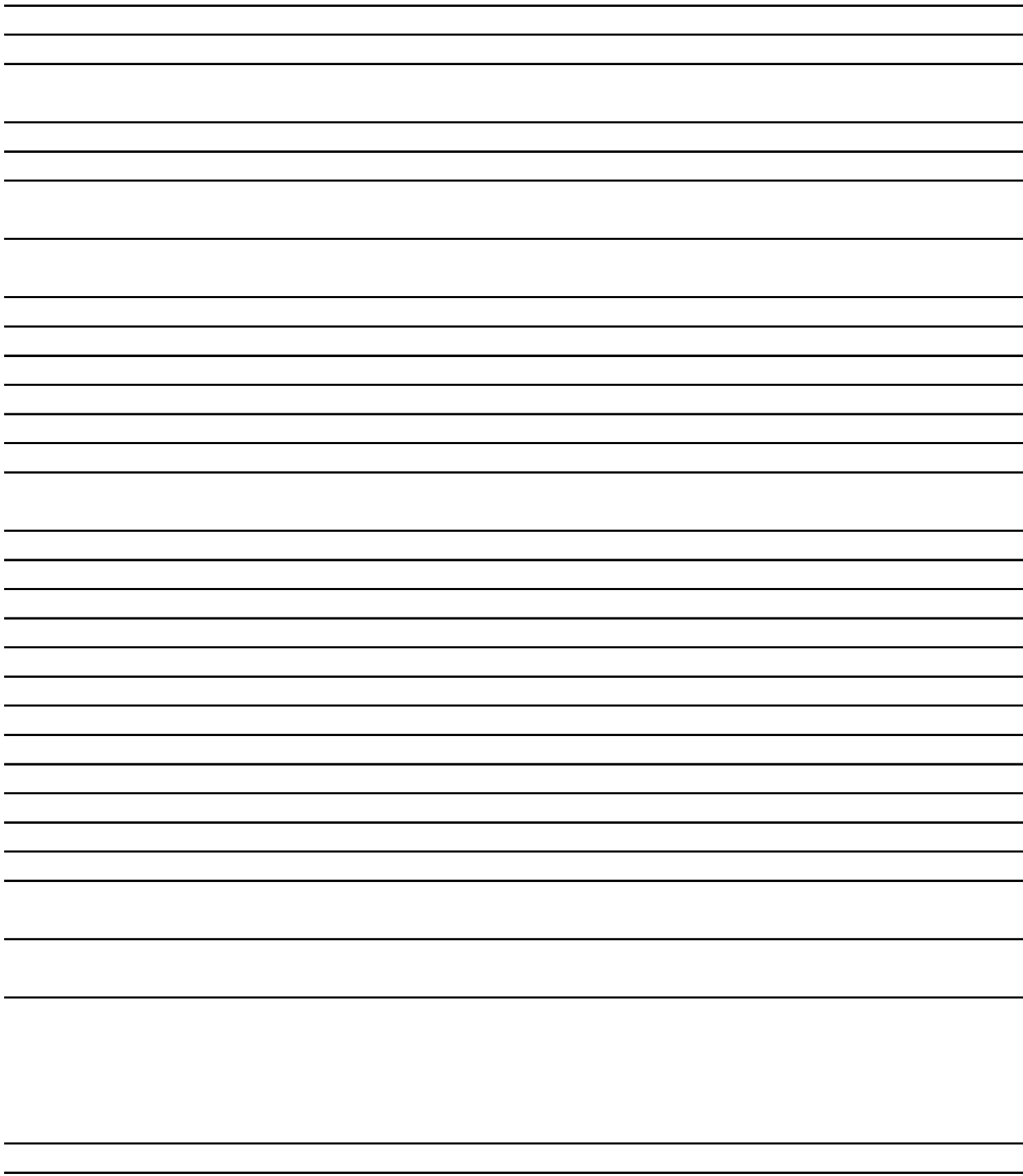


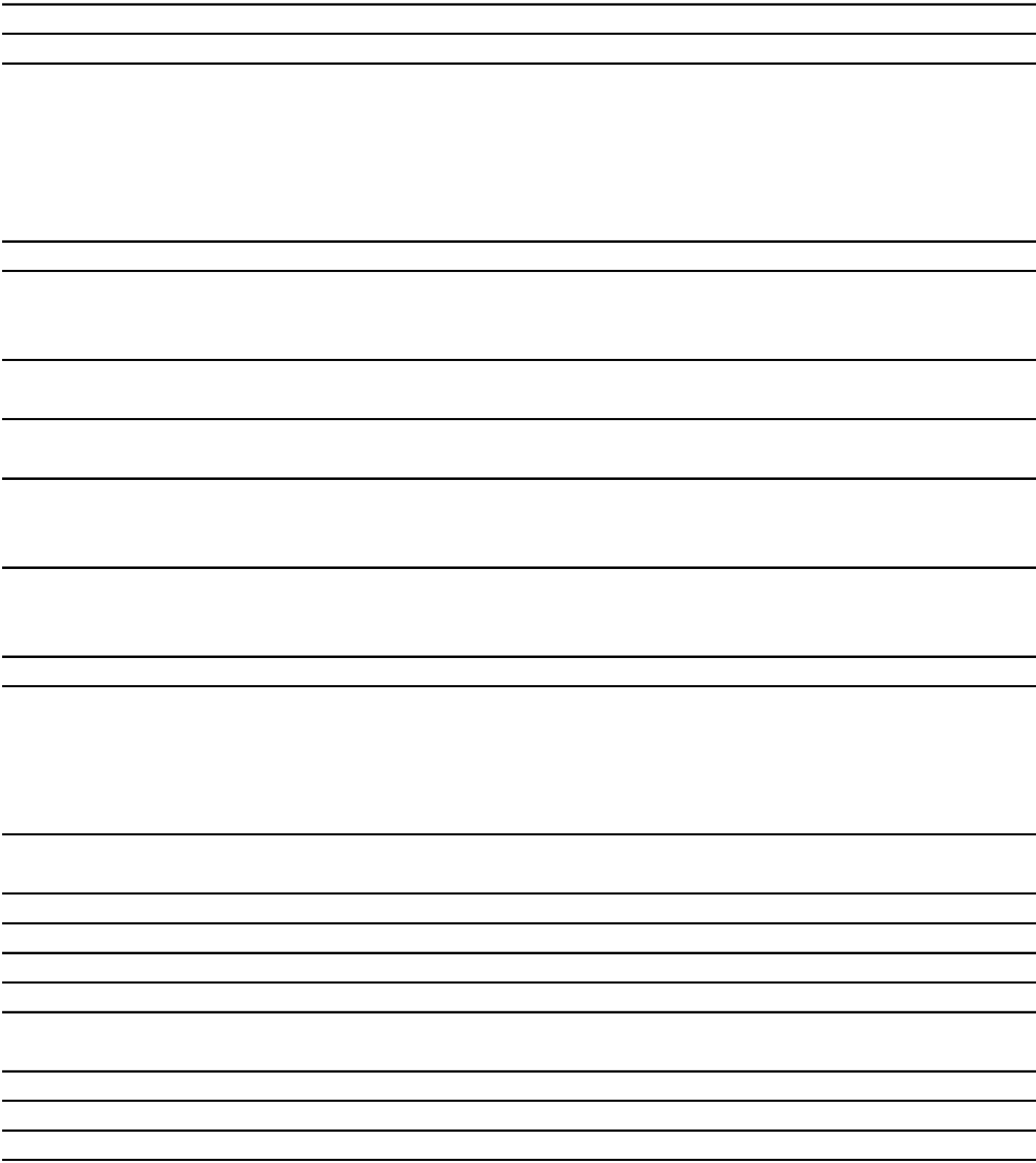












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